

# Comprehensive Motorhome Insurance

## Important information for customers



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Saga Services Limited is registered in England and Wales (Company No 732602). Registered Office: Enbrook Park, Folkestone, Kent CT20 3SE. Saga Services Limited and Acromas Insurance Company Limited are ultimately wholly owned subsidiaries of Acromas Holdings Limited.

Saga Services Limited is authorised and regulated by the Financial Services Authority. You can confirm Saga Services Limited's address and statutory status (FSA register number: 311557) on the Financial Services Authority website at [www.fsa.gov.uk/register/](http://www.fsa.gov.uk/register/) or by contacting the Financial Services Authority on 0300 500 5000.

We offer motorhome insurance and motorhome breakdown assistance underwritten only by Acromas Insurance Company Limited.

Accident Healthcare is underwritten by AXA PPP healthcare Limited.

### Making a complaint

If you have a query or complaint about your Saga Motorhome Insurance policy, please contact the Customer Service Department, Saga Services Limited at Middelburg Square, Folkestone, Kent CT20 1AZ or call 0845 366 1601. If the matter is not resolved to your satisfaction or you wish to make a complaint, you can contact the Customer Relations Department, Saga Services Limited at Middelburg Square, Folkestone, Kent CT20 1AZ or call 01303 771160, fax on 01303 771347, or e-mail us at [services.customer-relations@saga.co.uk](mailto:services.customer-relations@saga.co.uk)

The Financial Ombudsman Service may look into your complaint if you remain dissatisfied after we have issued a final response.

Saga Services Limited is covered by The Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Further information about compensation scheme arrangements is available from the FSCS website: [www.fscs.org.uk](http://www.fscs.org.uk)

### Handling your money

When collecting or returning premiums, Saga Services Limited acts as the agent of the insurer. This means that your money is protected, as any premiums you pay to us are treated by the insurer as having been paid directly to them.

### Fees

- Changes to policy details, cover or requests for duplicate documentation will result in an administration fee of £10.
- If Saga Motorhome Insurance is cancelled mid term an administration charge of £50 will be applied.

**This summary does not contain the full Terms and Conditions of the Saga Motorhome Insurance policy or any additional cover options. Full details can be found in the Policy Booklets which are available on request by calling Saga on 0845 877 0013 or by downloading a copy online at [saga.co.uk/motorhome](http://saga.co.uk/motorhome)**

**Within this pack you will find either a Schedule or a section titled 'Review your cover'. This will outline your levels of cover and any additional cover options you may have selected. It is important that you read these documents together with this Policy Summary to determine which sections are relevant to you.**

**It is important that you read and check the policy documentation carefully when you receive it.**

## **Who is the insurer?**

The insurer for all sections of this summary other than as noted below is Acromas Insurance Company Limited. Accident Healthcare is underwritten by AXA PPP healthcare Limited.

## **How long does my motorhome insurance contract run for?**

This policy is effective for one year from the cover start date shown in your policy documentation.

If you have any additional cover options, these policies are effective for one year from the cover start date shown in your policy documentation, or if you choose to add these midway through your motorhome insurance policy year, they will be effective for the remainder of the motorhome insurance policy year and renew annually at your next motorhome insurance renewal.

## **What type of insurance and cover do I have?**

Saga Comprehensive Motorhome Insurance provides motorhome insurance throughout the UK and Europe.

### **Comprehensive cover**

See your policy Schedule or the 'Review your cover' section for details of whether you have chosen this cover and the amount of excess applicable.

## **Significant features and benefits**

- Unlimited cover for audio, visual and/or communication equipment permanently fitted in the motorhome.
- £1,500 for clothing or personal effects, up to £500 for camping equipment, toilet tents and gas cylinders and up to £1,500 for awnings.
- Up to £500 for emergency accommodation and/or travel expenses to get you home following an accident.
- Two year 'new for old' cover on new motorhomes.
- Cover for driving in the European Union for an unlimited period.
- Cover for any person with a full licence to drive your motorhome in a medical or motoring emergency.
- A replacement car for a maximum of 14 days whilst your motorhome is being repaired following a claim for loss or damage.
- £5,000 after any accident involving your vehicle that results in you or your named spouse/domestic partner suffering the total loss or disablement of limbs or eyes, or death.
- In the event of a claim for vandalism we will not reduce your No Claim Discount.

## Significant and unusual exclusions or limitations

- We will pay up to a maximum of £100 per item for personal items or camping equipment. We will not pay for loss or damage to furs, jewellery, documents, money, securities, or goods or samples you carry for trade or business. Further details can be found in your Endorsements.
- 'New for old' cover is valid if the motorhome is less than 24 months old from the first date of registration, you are the first registered keeper and the motorhome mileage is less than 12,000 miles. The 12,000 mile restriction does not apply to a loss within 12 months of the motorhome's first registration. Further details can be found in the 'Loss or damage, New vehicle benefit' section of the Motor Policy Booklet.
- Anyone with a full licence can take over the driving of your motorhome, with your permission, in the event of a medical or motoring emergency involving you or your spouse/domestic partner provided you are in the motorhome at the time. If you are not in the motorhome it can only be driven directly to your home. Further details can be found in the 'Loss or damage, Driving in a medical or motoring emergency' section of the Motor Policy Booklet.
- A replacement car will only be provided while your motorhome is being repaired by one of our partnership repairers. Your entitlement to a replacement car will end after you have had the vehicle for 14 days or, if sooner, when your motorhome has been repaired or a total loss offer has been made. Further details can be found in the 'Loss or damage, Replacement car cover' section of the Motor Policy Booklet.
- You will not be covered for any theft or attempted theft claims if your motorhome is not fully locked and secured with the keys removed while unattended or unoccupied. Further details can be found in the 'Loss or damage, Your vehicle' and 'General exceptions, Theft claims' sections of the Motor Policy Booklet.
- The first £25 of each glass repair carried out by a glass repairer not previously approved by us.
- Your Certificate of Insurance will not permit you to secure the release of a vehicle, other than the one identified on your Certificate of Insurance by its registration mark, which has been seized by, or on behalf of, any government or public authority.
- A valid vandalism claim will not affect your No Claim Discount if you provide us with the relevant valid Police crime reference number and details of the Police station this crime was reported to. Further details can be found in the 'No Claim Discount' section of the Saga Motor Insurance Policy Booklet.

## Motor Legal Protection

See your policy Schedule or the 'Review your cover' section for details of whether you have chosen this cover.

## Significant features and benefits

- Up to £100,000 towards costs for legal experts to recover costs incurred following a motoring accident that was not your fault, such as recovery of your excess and compensation for personal injury, travelling expenses and loss of earnings.

## Significant and unusual exclusions or limitations

- We will only accept a claim that we believe you would have a reasonable chance of successfully pursuing or defending. Further details can be found in the 'Additional cover - Legal Protection' section of the Motor Policy Booklet.
- We will not accept a claim if the event occurs outside of England, Scotland, Wales, Northern Ireland, the Isle of Man, the Channel Islands or Gibraltar. Further details can be found in the 'Additional cover - Legal Protection' section of the Motor Policy Booklet.

## Increased Personal Accident

See your policy Schedule or the 'Review your cover' section for details of whether you have chosen this cover.

## Significant features and benefits

- Up to £20,000 after any accident involving your motorhome that results in you or your named spouse/domestic partner suffering the total loss or disablement of limbs or eyes, or death.
- If you require hospitalisation for two or more nights, we will pay £200 compensation per night for up to ten nights.

## **Significant and unusual exclusions or limitations**

- We will not pay the benefit if the injury arises more than three months after the event or is caused by or as a result of any self-inflicted injury. Further details can be found in the 'Additional cover - Increased Personal Accident' section of the Motor Policy Booklet.
- We will only pay one benefit per claimant. Further details can be found in the 'Additional cover - Increased Personal Accident' section of the Motor Policy Booklet.

## **Trailer cover**

See your policy Schedule or the 'Review your cover' section for details of whether you have chosen this cover.

## **Significant features and benefits**

- Cover for damage to your insured trailer through accident, vandalism, fire, theft or attempted theft.

## **Significant and unusual exclusions or limitations**

- You will not be covered for anything carried in or on the trailer.
- We will not cover caravans, trailer tents, vehicle transporters, food bars, horseboxes and mechanically propelled vehicles.

## **Replacement car extension for theft/total loss**

See your policy Schedule or the 'Review your cover' section for details of whether you have chosen this cover.

## **Significant features and benefits**

- Cover for up to 21 days with a replacement car if your insured motorhome is stolen, damaged beyond economical repair or we offer to settle under new vehicle benefit.

## **Significant and unusual exclusions or limitations**

- Your entitlement to a replacement car will end after you have had the vehicle for 21 days, seven days following the acceptance of our offer in settlement of your claim or the day you or we replace your motorhome, whichever is the sooner. Further details can be found in the 'Additional cover - Replacement car extension for theft and total loss' section of the Motor Policy Booklet.
- Replacement car extension for theft/total loss applies only in the UK.

## **Replacement car category upgrade**

See your policy Schedule or the 'Review your cover' section for details of whether you have chosen this cover.

## **Significant features and benefits**

- Cover to upgrade the category of car you receive from the usual category B (small hatchback similar to a Vauxhall Corsa) to one of a larger size.

## **Significant and unusual exclusions or limitations**

- Replacement car category upgrade applies only in the UK.

## Saga Motorhome Breakdown Assistance - Motorhome Assistance

See your policy Schedule or the 'Review your cover' section for details of whether you have chosen this cover.

### Significant features and benefits

- Assistance and attempted repair of the insured motorhome at the roadside or your home.
- Assistance for a punctured tyre on your motorhome, or on a caravan or trailer you might be towing.
- Recovery of the motorhome, driver and up to five passengers to anywhere in the UK.

### Significant and unusual exclusions or limitations

- Attempted repair constitutes up to 30 minutes labour at the roadside. Further details can be found in 'Section 1 - Roadside assistance' of the Saga Motorhome Breakdown Assistance Policy Booklet.
- Motorhome Assistance cover applies only in the UK.

## Saga Motorhome Breakdown Assistance - Motorhome Assistance Plus

See your policy Schedule or the 'Review your cover' section for details of whether you have chosen this cover.

### Significant features and benefits

- Assistance and attempted repair of the insured motorhome at the roadside or your home.
- Assistance for a punctured tyre on your motorhome, or on a caravan or trailer you might be towing.
- Recovery of the motorhome, driver and up to five passengers to anywhere in the UK.
- Cover whilst you are in Europe.

### Significant and unusual exclusions or limitations

- Attempted repair constitutes up to 30 minutes labour at the roadside. Further details can be found in 'Section 1 - Roadside assistance' of the Saga Motorhome Breakdown Assistance Policy Booklet.

## Accident Healthcare

See your policy Schedule or the 'Review your cover' section for details of whether you have chosen this cover.

### Significant features and benefits

- Up to £1,000,000 cover as a UK resident, for up to 12 months for private medical treatment needed as a direct result of an injury sustained in a road traffic accident in the UK involving a moving motor vehicle.
- Includes cover for in-patient and day-patient treatment, associated specialists' charges and out-patient surgical procedures. Additionally, computerised tomography (CT), magnetic resonance imaging (MRI) and positron emission tomography (PET) as well as diagnostic tests, out-patient consultations, complementary practitioner and clinical practitioner charges (including physiotherapy).

### Significant and unusual exclusions or limitations

- Treatment of an injury sustained at any time before the date you joined the Accident Healthcare policy.
- Treatment which begins more than 14 days after the road traffic accident or which is received immediately after the accident in an intensive therapy unit. Further details can be found in 'Section 2 – Your Cover' of the Accident Healthcare Policy Booklet.
- Most fees are paid in full, but charges are only paid up to the average level if the person treating has in the past charged fees outside the range that is usual for the treatment they provide. Further details can be found in 'Section 7 – who we pay for treatment' of the Accident Healthcare Policy Booklet.
- Accident Healthcare only applies to treatment received and injuries sustained in the UK.

## Cancellation

### Cancellation within the first 14 days

If you cancel your policy within 14 days of receiving it and cover has commenced we will give you a pro-rata refund on your premium based on the cover you have had.

If you wish to cancel your policy and the insurance cover has not yet commenced you will be entitled to a full refund of the premium.

If after 14 days you have not cancelled your policy, we will assume that you have accepted the terms and wish your policy to continue for the agreed period of cover.

You must return your Certificate of Insurance to us when cancelling your policy. Cancellation will take effect from the date we receive your Certificate of Insurance or from the date you have advised us you wish to cancel, whichever is the sooner.

### **Cancellation rights**

If this policy no longer meets your needs you have the right to cancel it at any point during its duration. You must return your Certificate of Insurance when cancelling your policy. You can telephone 0845 366 1601 or write to us at Saga Services Limited, Middelburg Square, Folkestone, Kent CT20 1AZ to cancel your policy. Cancellation will take effect from the date we receive your Certificate of Insurance or from the date we and you have agreed the cancellation will take effect.

We will refund any premium owing to you on a pro-rata basis, if a claim has not been made.

We or Saga Services Limited may cancel this policy by giving you seven days' notice by recorded delivery letter. We will send this notice to your last known address.

If you have selected Legal Protection, please be advised that this cover will automatically be cancelled at the same time and the premium is non-refundable.

If you have selected Accident Healthcare, please be advised that this cover will automatically be cancelled at the same time we will refund any premium owing to you on a pro-rata basis if a claim has not been made. If you require treatment as the result of a road traffic accident which occurred prior to cancelling the policy you are eligible to receive treatment for up to 12 months after the date of the road traffic accident, regardless of whether the policy has been cancelled.

Please note that if you amend or cancel your policy mid term and have paid by credit card or cheque, we will be unable to refund any amounts of £5 or less. Similarly, we will only request any charges from you if the amount is over £5.

### **Making a claim**

In the event that you need to make a claim on your Saga Motorhome Insurance policy (except for Saga Motorhome Breakdown Assistance), please call us on 0845 302 0218.

In the event that you need to make a claim on your Saga Motorhome Breakdown Assistance, please call us on 0800 068 2196.

### **How to complain to the underwriter**

If you are dissatisfied with the service that any of the underwriters have provided or feel that they have made a wrong decision, please contact the relevant underwriter as detailed below:

If you wish to make a complaint about a Accident Healthcare claim please contact The Customer Relations Executive, AXA PPP healthcare, Phillips House, Crescent Road, Tunbridge Wells, Kent TN1 2PL.

If you wish to make a complaint about a Saga Breakdown Assistance claim please contact the Customer Relations Department, PO Box 671, Folkestone CT20 9DN.

If you wish to make a complaint about any other motorhome insurance claim please contact the Claims Customer Care Department at Saga Motor Claims, PO Box 644, Folkestone, Kent CT20 9BE.

If you are dissatisfied with the outcome of our investigation, you can ask the Financial Ombudsman Service to consider your complaint. They will consider looking into your complaint if you remain dissatisfied after we have issued a final response.

### **Financial Services Compensation Scheme**

In the unlikely event that the underwriters become insolvent and are unable to pay the benefits under your policy, you are protected by the Financial Services Compensation Scheme (FSCS). The first £2,000 of any claim is protected in full. For amounts above this FSCS will ensure that policyholders are compensated to 90% of the value that their policy would have paid.

Compulsory classes of insurance are covered for 100% of the claim without any upper limit.

Further information about the operation of the scheme is available on the FSCS website: [www.fscs.org.uk](http://www.fscs.org.uk)